

## Minnesota Housing Community Profiles Metadata – for scoring Spring 2017 RFP and 2018 HTC

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### Individual Data Layers

Category	Data Layer	Description & Source
<b>Economy and Workforce</b>		
Economy	<b>Number of Low and Moderate Wage Jobs</b>	Number of Low and Moderate Wage Jobs within 5 miles for census tract and total for county if County level. Low and Moderate wage jobs are defined by annual earnings less than \$40,000. For Census tract data, the total jobs that are within 5 miles of a census tract are analyzed considering regional differences (Metro, Top 5, and Greater MN). Source of data is the Local Employment Dynamics program of the US Census, 2013. <a href="http://lehd.did.census.gov/led/led/led.html">http://lehd.did.census.gov/led/led/led.html</a>
Economy	<b>Median Distance to Work</b>	Median distance to work, calculated using Origin Destination file from the Local Employment Dynamics program of the US Census, 2013. <a href="http://lehd.did.census.gov/led/led/led.html">http://lehd.did.census.gov/led/led/led.html</a>
Economy	<b>Unemployment Rate December 2015</b>	Unemployment rate for December 2015 by Large City/County. Data are from the Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics. <a href="http://www.positivelyminnesota.com/apps/lmi/laus/">http://www.positivelyminnesota.com/apps/lmi/laus/</a>
<b>Household Demographics</b>		
Household	<b>Total Households</b>	Total households from American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Change in Households 2000-2014</b>	Change in Households from US Decennial Census 2000 & American Community Survey 2014. <a href="http://2010.census.gov/2010census/">http://2010.census.gov/2010census/</a> & <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percent Change in Households 2000-2014</b>	Percent Change in Households from US Decennial Census 2000 & American Community Survey 2014. <a href="http://2010.census.gov/2010census/">http://2010.census.gov/2010census/</a> & <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Population Age 25-34</b>	Percentage of population Age 25-34, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Population Age 55 and Over</b>	Percentage of population age 55 and over, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>

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Category	Data Layer	Description & Source
Household	<b>Percentage of Population Age 55-64</b>	Percentage of population age 55-64, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Population Age 65 and Over</b>	Percentage of population age 65 and over, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Population from Communities of Color</b>	Percentage of population from communities of color, includes all population that are not 'white, non-Hispanic', American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Lower-Income Households Spending 30% or More of Income on Housing</b>	Percent of lower-income households (annual household income \$50,000 or less) that pay more than 30% of household income on housing costs. American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Lower-Income Homeowners Spending 30% or More of Income on Housing</b>	Percent of lower-income homeowners (annual household income \$50,000 or less) that pay more than 30% of household income on housing costs. American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Percentage of Lower-Income Renters Spending 30% or More of Income on Housing</b>	Percent of lower-income renters (annual household income \$50,000 or less) that pay more than 30% of household income on housing costs. American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Median Family Income</b>	Median family income, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Median Household Income</b>	Median household income, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Household	<b>Regional Homeless Rate</b>	Estimated homeless households and rate per 10,000 people in region from Wilder Foundation Homeless study as of 2015. <a href="http://www.wilder.org/Wilder-Research/Research-Areas/Homelessness/Pages/default.aspx">http://www.wilder.org/Wilder-Research/Research-Areas/Homelessness/Pages/default.aspx</a>

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Category	Data Layer	Description & Source
Household	<b>Poverty Rate - Percent of Population in Poverty</b>	Poverty rate represents total percent of population who are in poverty, defined by the US Census. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
<b>Rental Housing Market</b>		
Rental Market	<b>Median Rent</b>	Median rent of rented units, represented by gross rent defined by the US Census. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Rental Market	<b>Rental Vacancy Rate for Subsidized Affordable Housing Developments (Minnesota Housing and USDA Rural Development)</b>	Rental vacancy rates for affordable housing units that are in the portfolios of Minnesota Housing and USDA Rural Development, by County for March 2015. Counties with fewer than five properties are suppressed for accuracy reasons. ( <a href="http://www.mnhousing.gov">www.mnhousing.gov</a> & <a href="http://www.rurdev.usda.gov/MNHome.html">http://www.rurdev.usda.gov/MNHome.html</a> )
Rental Market	<b>Share of Rented Homes Built prior to 1950</b>	Percentage of rented homes in an area built prior to 1950. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Rental Market	<b>Share of Rented Homes Built 1950-1979</b>	Percentage of rented homes in an area built 1950-1979. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Rental Market	<b>Share of Rented Homes Built 1980 and Later</b>	Percentage of rented homes in an area built 1980 and later. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Rental Market	<b>Rented Units by Structure Size (1, 2-10, 10-49, 50+)</b>	Number of rented units by size of structure. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Rental Market	<b>Rented Units by Bedrooms in Unit (0, 1, 2, 3 Bedroom)</b>	Number of rented units by total bedrooms in unit. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>

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Category	Data Layer	Description & Source
<b>Homeowner Housing Market</b>		
Homeowner Market	<b>Median Monthly Homeownership Costs (households with a mortgage)</b>	Median monthly homeownership costs for households with a mortgage, American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Homeownership Rate - Percent of Units Owned</b>	Homeownership rate represents total percent of housing units that are owned. Data from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Foreclosure Rate (County) or Index (Tract)</b>	Foreclosure rate for county data from HousingLink's report, 2015 Annual Foreclosures in Minnesota ( <a href="http://www.housinglink.org/Research/ForeclosureResearch.aspx">http://www.housinglink.org/Research/ForeclosureResearch.aspx</a> ), data are the number of foreclosed mortgages as a percent of total residential parcels, source: County reported sheriff's sales and parcel counts from MN Department of Revenue. Tract level data are based upon data originally at the zipcode level from CoreLogic for December 2015. The statewide index is 100.
Homeowner Market	<b>Median Age of Housing Stock</b>	Median age of housing stock, represented in years. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Share of Owned Homes Built prior to 1950</b>	Percentage of owned homes in an area built prior to 1950. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Share of Owned Homes Built 1950-1979</b>	Percentage of owned homes in an area built 1950-1979. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Share of Owned Homes Built 1980 and Later</b>	Percentage of owned homes in an area built 1980 and later. Data are from the American Community Survey estimates for 2010-2014, <a href="http://www.census.gov/acs/www/">http://www.census.gov/acs/www/</a>
Homeowner Market	<b>Median Home Sale Price in CY 2015 (open-market, arms-length transactions)</b>	Median home sales price includes only open-market, arms-length transactions for 2015. Data are allocated to the census tract level using GIS. Source of data is the Minnesota Department of Revenue, Certificate of Real Estate Value, 2015, <a href="http://taxes.state.mn.us/">http://taxes.state.mn.us/</a>

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Category	Data Layer	Description & Source
Homeowner Market	<b>Percentage Change in Median Home Sale Price CY 14-15 (open-market, arms-length transactions)</b>	Percent change in median home sales price for CY 2014-2015. Includes only open-market, arms-length transactions by city. Data are allocated to the census tract level using GIS. Source of data is the Minnesota Department of Revenue, Certificate of Real Estate Value, <a href="http://taxes.state.mn.us/">http://taxes.state.mn.us/</a>
Homeowner Market	<b>Average Months Supply of Homes for Sale (not available statewide) - 4th Quarter 2015</b>	Average month's supply of homes for sale from fourth quarter 2015 are available only for the Twin Cities Metro. Data are from the Minneapolis Area Association of realtors and are originally at the zip code level. A methodology is in place to allocate the data to the census tract level. Data comes from NorthstarMLS. Provided by the Minneapolis Area Association of REALTORS®.

## Site Overlays

### RFP Geographic Priority Area – Location Efficiency - Transit

This overlay consists of buffers around specific transit areas as described below. Note that in Greater Minnesota, Minnesota Housing only has a fixed route transit overlay for Duluth, Rochester, Mankato, Moorhead, and St. Cloud.

This overlay can be color coded in six different ways, based upon different types of transit access:

#### Greater Minnesota

Two types of transit access are available to color code.

- Areas within ¼ mile of a fixed transit stop (data are available for Duluth, Rochester, St. Cloud, Mankato, and Moorhead).
- Areas between ¼ mile and ½ mile of a fixed transit stop or within 1 and ½ mile of a park and ride (PNR).

#### Twin Cities Metro

Four types of transit access are available to color code.

- Areas within ¼ mile of transit stops serving Light Rail Transit (LRT), Bus Rapid Transit (BRT), or the Northstar rail line.
- Areas between ¼ mile and ½ mile of transit stops serving LRT, BRT, or the Northstar rail line.

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- Areas within ¼ mile of bus stops serving the Metro Transit’s “[Hi-Frequency Network](#)”.
- Areas within ¼ mile of a high service bus stop (with service available every 30 minutes during weekday hours), or within ½ mile of a park and ride.

### RFP Geographic Priority Area – Workforce Areas

Communities with a need for workforce housing are identified through total jobs in 2014 or 2015 and a net job growth of a 100 or more in Greater Minnesota, and 500 or more in the Twin Cities metro between 2009-2014 or 2010-2015. Data on jobs are from the Minnesota Department of Employment and Economic Development’s Quarterly Census of Employment and Wages<sup>1</sup>. Workforce housing areas are defined separately for the Twin Cities Metro (7 County) and Greater Minnesota.

This overlay can be color coded to show only job growth areas vs. top job areas vs. long commute communities to identify priority areas in the preservation priority.

Twin Cities, areas within 5 miles of the following communities:

Twin Cities Metro Top 5 Job Centers (2014)		Twin Cities Metro Communities With Net Growth of 500 Jobs or More (2009-2014)	
Minneapolis, Hennepin		Andover, Anoka	Lakeville, Dakota
Saint Paul, Ramsey		Anoka, Anoka	Little Canada, Ramsey
Bloomington, Hennepin		Apple Valley, Dakota	Maple Grove, Hennepin
Eagan, Dakota		Blaine, largely Anoka	Maplewood, Ramsey
Eden Prairie, Hennepin		Bloomington, Hennepin	Medina, Hennepin
		Brooklyn Center, Hennepin	Minneapolis, Hennepin
		Brooklyn Park, Hennepin	Minnetonka, Hennepin
		Burnsville, Dakota	New Brighton, Ramsey
		Chanhassen, largely Carver	Oakdale, Washington
		Chaska, Carver	Plymouth, Hennepin

<sup>1</sup><http://mn.gov/deed/data/data-tools/qcew.jsp>

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Coon Rapids, Anoka	Ramsey, Anoka
Eagan, Dakota	Rogers, Hennepin
Eden Prairie, Hennepin	Rosemount, Dakota
Edina, Hennepin	Roseville, Ramsey
Golden Valley, Hennepin	Saint Louis Park, Hennepin
Ham Lake, Anoka	Saint Paul, Ramsey
Hopkins, Hennepin	Shakopee, Scott
Hugo, Washington	Vadnais Heights, Ramsey
Inver Grove Heights, Dakota	Waconia, Carver
Lake Elmo, Washington	Woodbury, Washington

In Greater Minnesota, areas within 10 miles of the following communities:

Greater Minnesota Top 10 Job Centers (2014)
Rochester, Olmsted
Duluth, Saint Louis
Saint Cloud, largely Stearns
Mankato, largely Blue Earth
Winona, Winona
Owatonna, Steele
Willmar, Kandiyohi
Moorhead, Clay
Austin, Mower
Alexandria, Douglas

Greater MN Communities With Net Growth of 100 jobs or more, 2009-2014	
Albertville, Wright	Melrose, Stearns
Alexandria, Douglas	Montevideo, Chippewa
Baxter, Crow Wing	Monticello, Wright
Bemidji, Beltrami	Mora, Kanabec
Brainerd, Crow Wing	Mountain Iron, Saint Louis
Cambridge, Isanti	New Ulm, Brown
Cannon Falls, Goodhue	North Branch, Chisago
Cloquet, Carlton	North Mankato, largely Nicollet
Delano, Wright	Northfield, largely Rice
Detroit Lakes, Becker	Owatonna, Steele
Dodge Center, Dodge	Perham, Otter Tail
Duluth, Saint Louis	Red Wing, Goodhue



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Elk River, Sherburne	Rochester, Olmsted
Faribault, Rice	Roseau, Roseau
Glencoe, McLeod	Saint Cloud, largely Stearns
Glenwood, Pope	Saint Michael, Wright
Grand Rapids, Itasca	Saint Peter, Nicollet
Hermantown, Saint Louis	Sartell, largely Stearns
Hibbing, Saint Louis	Sauk Rapids, Benton
Hinckley, Pine	Staples, largely Todd
Lake City, Goodhue-Wabasha	Thief River Falls, Pennington
Le Sueur, largely Le Sueur	Waite Park, Stearns
Litchfield, Meeker	Willmar, Kandiyohi
Luverne, Rock	Winona, Winona
Mankato, largely Blue Earth	Wyoming, Chisago
Marshall, Lyon	

Communities with a large share of long distance commuters are eligible within the workforce housing priority. To meet the long commute definition, 15% or more of a community's workforce travels 30 or more miles to work. Data for origin-destination comes from the Local Employment Dynamics program of the U.S. Census, 2013.

Twin Cities, long commute communities:

Twin Cities Metro Long Commute Communities	
Belle Plaine	Lino Lakes
Champlin	North Oaks
Edina	Rogers
Falcon Heights	Rosemount

Greater Minnesota, long commute communities:

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Greater Minnesota Metro Long Commute Communities			
Aitkin	Fergus Falls	Montevideo	Sauk Rapids
Albert Lea	Foley	Moorhead	Sleepy Eye
Alexandria	Goodview	Morris	St. Cloud
Austin	Grand Rapids	Mountain Iron	St. James
Baxter	Hermantown	New Ulm	St. Michael
Belgrade	Hibbing	North Branch	St. Peter
Bemidji	Hinckley	North Mankato	Staples
Brainerd	Hutchinson	Owatonna	Thief River Falls
Cambridge	International Falls	Park Rapids	Virginia
Cloquet	Jackson	Perham	Wadena
Crookston	Lake City	Pipestone	Waite Park
Detroit Lakes	Le Sueur	Princeton	Warroad
Duluth	Little Falls	Red Wing	Waseca
East Grand Forks	Luverne	Redwood Falls	Willmar
Elk River	Mankato	Rochester	Windom
Fairmont	Marshall	Roseau	Winona
Faribault	Melrose	Sauk Centre	Worthington

### RFP Geographic Priority Area – Economic Integration

Community economic integration is defined by Minnesota Housing in two tiers based on median family income and access to jobs. Economic integration priority census tracts are based on data from the American community Survey on median family income and from the Longitudinal Employer/Household Dynamics program of the US Census for jobs data. Areas outside the 7-county Twin Cities metropolitan area, Duluth, Rochester, and St. Cloud are not eligible for economic integration, but they are eligible Rural/Tribal Designated Areas.

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### First Tier Community Economic Integration

Meet or exceed the 80<sup>th</sup> percentile of median family income and meet or exceed the 20<sup>th</sup> percentile of low and moderate wage jobs within 5 miles in Greater Minnesota and the 10<sup>th</sup> percentile of low and moderate wage jobs within 5 miles in the Twin Cities Metro.

### Second Tier Community Economic Integration

Meet or exceed the 40<sup>th</sup> percentile of median family income (but less than the 80<sup>th</sup> percentile) and meet or exceed the 20<sup>th</sup> percentile of low and moderate wage jobs within 5 miles in Greater Minnesota and the 10<sup>th</sup> percentile of low and moderate wage jobs within 5 miles in the Twin Cities Metro.

### RFP Geographic Priority Area – Rural/Tribal Designation

Minnesota Housing defines rural communities using tracts outside of the Twin Cities 7 County Metropolitan Area and communities in Greater Minnesota with populations over 50,000. These areas include tracts in, Duluth, Rochester, and St Cloud. These areas are not eligible for economic integration and access to higher performing schools, so they are prioritized via the rural/tribal designation.

### RFP Geographic Priority Area – Community Recovery (Single Family)

Communities with lower median household incomes, older housing stock, and higher than average declines in home sales prices are likely to need public investment to recover. Tracts in need of community recovery are in the top 25% of all tracts for at least two of the three criteria; although the criteria are separately categorized for Greater Minnesota and the Twin Cities 7 County Metro.

### Lagging Housing Price Recovery in Lower Priced Markets

- Twin Cities 7 County Metro: Median sales prices in 2015 are less than \$177,500 and the change in price since 2014 is less than the regional rate of 2%.
- Greater MN: Median sales prices in 2015 (most current data available for all of Greater MN) are less than \$131,000 for counties in a Metropolitan Statistical Area (MSA) and less than \$90,000 for counties not in a MSA and the change in price since 2014 is less than the Greater Minnesota rate of 3%.

### Lower Median Incomes

- Twin Cities 7 County Metro: Median household incomes are less than \$49,800
- Greater Minnesota (by region): Household incomes must be less than \$45,000 for counties in a MSA and less than \$43,250 for counties not in a MSA.

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### Older Housing Stock

- Twin Cities 7 County Metro: Percentage of owner-occupied housing stock built before 1950 must be greater than 48%.
- Greater Minnesota: Percentage of owner-occupied housing stock built before 1950 must be greater than 42%.

### RFP Geographic Priority Area – Qualified Census Tracts, Tribal Equivalent Areas

Reservations that meet the criteria for designation as a QCT are treated as a QCT equivalent area if either the entire reservation or if a tract within the reservation is eligible under current HUD QCT criteria<sup>2</sup>.

To be eligible, these areas must meet either income or poverty thresholds:

- Areas are eligible based on income thresholds if 50% or more of households have incomes below the average household size adjusted income limit for at least two of three evaluation years (2011-2013).
- Areas are eligible based on the poverty threshold if the poverty rate is 25% or higher for at least two of three evaluation years (2011-2013).

### RFP Geographic Priority Area – Preservation

In the preservation priority, there are three geographic-based areas defined in the self-scoring worksheet, regional definition, jobs and household growth communities, and communities with an affordable housing gap.

**Regional Definition:** The state is divided into two geographic regions, Metro/MSA counties, and Greater Minnesota rural counties. The table below displays a list of counties in the Metro and Greater Minnesota MSAs.

Region	Minnesota Counties
Duluth MSA	Carlton, Saint Louis
Fargo MSA	Clay
Grand Forks MSA	Polk
La Crosse MSA	Houston
Mankato MSA	Blue Earth, Nicollet
Rochester MSA	Dodge, Olmsted
Saint Cloud MSA	Benton, Stearns
Twin Cities 7 County Metro	Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

<sup>2</sup> HUD QCT Designation Algorithm found here: [http://qct.huduser.org/tables/QCT\\_Algorithm\\_2016.htm](http://qct.huduser.org/tables/QCT_Algorithm_2016.htm)

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Twin Cities MSA (outside of 7 County Metro)	Chisago, Isanti, Le Sueur, Mille Lacs*, Sibley, Sherburne, Wright
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**Job and Household Growth Communities:** Areas can be defined as a growth community in two ways, through job or household growth. Job growth areas are determined by a city or township’s job growth between 2009 and 2014, based on data from the Minnesota Department of Employment and Economic Development’s Quarterly Census of Employment and Wages<sup>3</sup>. Household growth areas are determined by a census tract or city’s growth in total households between 2000 and 2014, based on data from the US Census’s Decennial Census and American Community Survey.

**Affordable housing gap:** To be identified as a community with a gap in affordable housing, census tracts need to have a gap of affordable housing units as calculated by the difference between the number of renters in a tract that have incomes at or below 50% of Area Median Income (AMI) and the number of rental units that are affordable to households at or below 50% AMI.

### RFP Geographic Priority Area – Access to Higher Performing Schools

Access to higher performing schools is based on whether a development is located in an area that meets two out of three school performance assessments:

- Share of 3<sup>rd</sup> graders who are reading proficient - 2014/2015 school year -Need to meet or exceed the statewide rate of 58.7%<sup>4</sup>
- Share of 8<sup>th</sup> graders who are math proficient - 2014/2015 school year -Need to meet or exceed the statewide rate of 57.8%<sup>1</sup>
- Share of high school students that graduate on time - 2014/2015 school year -Need to meet or exceed the statewide rate of 81.88%<sup>5</sup>

<sup>3</sup> <http://mn.gov/deed/data/data-tools/qcew.jsp>

<sup>4</sup> Based on Minnesota Comprehensive Assessments (MCA) Series III test scores by school for 2014/2015 school year – 3<sup>rd</sup> and 8<sup>th</sup> grade proficiency. Data source: <http://w20.education.state.mn.us/MDEAnalytics/Data.jsp>.

<sup>5</sup> Based on 4-year graduation rates by school for 2014/2015 school year. Data source: <http://w20.education.state.mn.us/MDEAnalytics/Data.jsp>.